

FORM 1449* INFORMATION DISCLOSURE STATEMENT IN AN APPLICATION (Use several sheets if necessary)	Docket Number: 15896.8US01	Application Number: 10/699,552
	Applicant: ORCUTT	
	Filing Date: 10/30/2003	Group Art Unit: 3621

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	2003/0023555 A1	01/30/2003	Rees			
	2004/0148235 A1	07/29/2004	Craig			
	7,020,639 B1	03/28/2006	Slater			
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)						
		"Saga Automated Clearing House Solution;" updated 04/04/2006; < http://lasershowproduction.com/english/business/multikanalni_sistemi/clearing.htm >; 2 pages.				
		David, Rick; "Check 21 - The Check Clearing for the 21st Century Act;" accessed December 5, 2007; 3 pages.				
		IEEE; "A rule based expert system for check routing and cash letter management;" © 2007; 1 page.				
		Kendler, Peggy Bresnick; "Clearing and Settlement;" Bank Systems & Technology; September 27, 2004; 4 pages.				
		NCR Corporation; "NCR Poised to Support Merchant Reduction of Check-Clearing Costs, In Step with New Back-Office Conversion Ruling;" May 10, 2007; 2 pages.				



EXAMINER	DATE CONSIDERED
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form for next communication to the Applicant.	